

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carol M Smith  
 Debtor

Case No. 20-10161-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: YvetteWD  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db	+Carol M Smith, 501 Deborah Dr, Sinking Spring, PA 19608-1936
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	+City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14465342	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14467127	+ONYX Bay Trust, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14463061	+Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14449971	+WELLS FARGO, Customer Care Department, PO. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2020 03:51:26 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 05 2020 03:51:40 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14455213	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 05 2020 04:01:10 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
	TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor ONYX BAY TRUST bkgroup@kmlawgroup.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: :  
: Chapter 13  
Carol M. Smith :  
: Bankruptcy No. 20-10161AMC  
Debtor. :

**ORDER**

AND NOW, this 3rd day of March, 2020, the Debtor having filed the above bankruptcy case on January 9, 2020,

AND, the Debtor having filed one (1) prior bankruptcy cases before the present case:

Including case number 19-16402, a Chapter 13 case filed in the Eastern District of Pennsylvania Bankruptcy Court on October 11, 2019 and dismissed on October 30, 2019 for failure to file information,

AND, the docket reflecting that the Debtor has failed to file the below listed documents:

Certification Concerning Credit Counseling  
Chapter 13 Plan  
Chapter 13 Statement of Your Current Monthly Income Form 122C-1  
Means Test Calculation Form 122C-2  
Schedules AB-J  
Statement of Financial Affairs  
Summary of Assets and Liabilities Form B106

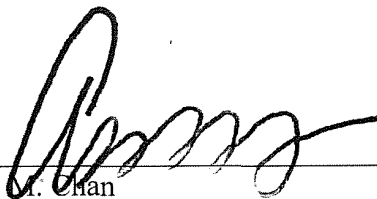
AND, it appearing that it may be appropriate to enter an **order barring the Debtor from filing future bankruptcy cases for a period of 365 days**, either individually or jointly, without first obtaining this Court's permission, to the extent this Court finds that the Debtor filed this case in bad faith,

AND, the debtor having failed to appear at the Show Cause hearing scheduled for February 27, 2020,

The Court finds that the debtor has filed this case in bad faith. The debtor's current bankruptcy case is hereby **DISMISSED**. Accordingly, it is **ORDERED** that the Debtor is barred from filing future bankruptcy cases for a period of 365 days, either individually or jointly, without first seeking court approval. See, e.g., In re Casse, 198 F. 3d 327 (2d Cir. 1999).

It is also **ORDERED**, that should the debtor wish to file a new bankruptcy case, she should file a motion with this Court requesting permission to file a new bankruptcy case using the caption of the present case, Bankr. 20-10161, and shall serve such motion upon all of her creditors and the United States Trustee.

Consistent with the Bar Order and until directed otherwise, the Clerk of the Court is **DIRECTED TO REFRAIN** from accepting any bankruptcy petition filed by the Debtor(s) or on behalf of the Debtor(s).

  
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Ashely M. Chan  
United States Bankruptcy Judge